

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Melissa L Teegardner  
DebtorCase No. 17-46255-ess  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 74

Date Rcvd: Mar 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2018.

db                    Melissa L Teegardner, 133 Whitman Ave, Staten Island, NY 10308-3442  
 smg                NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
                       Brooklyn, NY 11201-3719  
 smg                +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
                       Albany, NY 12240-0001  
 9146723            AFS, PO Box 65018, Baltimore, MD 21264-5018  
 9146726            Amerisol, PO Box 65018, Baltimore, MD 21264-5018  
 9146727            Arstrat, PO Box 860102, Minneapolis, MN 55486-0102  
 9146731            Cap1/l&t, PO Box 30253, Salt Lake City, UT 84130-0253  
 9146735            Citibank, Centralized Bk/Citicorp Credit Svrs, PO Box 790040, Saint Louis, MO 63179-0040  
 9146736            Citibank/the Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, PO Box 790040,  
                       Saint Louis, MO 63179-0040  
 9146738            Citibankna, PO Box 6181, Sioux Falls, SD 57117-6181  
 9146739            Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040,  
                       Saint Louis, MO 63179-0040  
 9146743            Computer Credit Inc, 470 W Hanes Mill Rd, Winston Salem, NC 27105-9102  
 9146744            Dressbarn Capital One, PO Box 71106, Charlotte, NC 28272-1106  
 9146746            Enexia, 515 Broadway, Staten Island, NY 10310-2803  
 9146747            Gastrointestinal Assoc of LI, 700 Hicksville Rd Ste 204, Bethpage, NY 11714-3472  
 9146748            Glen Cove Hospital, PO Box 27683, New York, NY 10087-7683  
 9146751            Honda Financial Services, PO Box 7003, Holyoke, MA 01041-7003  
 9146752            John Biordi OB-GYN PC, 233 Willis Ave, Mineola, NY 11501-2432  
 9146755            Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240  
 9146756            Long Island Jewish Med Ctr, PO Box 29765, New York, NY 10087-9765  
 9146757            Mullooly Jeffery Rooney & Flynn, 6851 Jericho Tpke Ste 220, Syosset, NY 11791-4449  
 9146770            NYU Winthrop Hospital, PO Box 10546, Uniondale, NY 11555-0546  
 9146758            Nassau Anesthesia Associates PC, 216 1st St, Mineola, NY 11501-3901  
 9146760            Nassau Emergency Medicine Pc, c/o Amerisol, PO Box 65018, Baltimore, MD 21264-5018  
 9146759            +Nassau Emergency Medicine Pc, c/o Amerisol, PO Box 65018, baltimore, MD 21264-5018  
 9146761            Nassau Emergency Medicine, PC, PO Box 3137, Hicksville, NY 11802-3137  
 9146762            Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360  
 9146768            Northwell Health, PO Box 29044, New York, NY 10087-9044  
 9146769            Northwell Health Physician Partners, PO Box 28372, New York, NY 10087-8372  
 9146771            OHS RN & Audiology Services, 108 Centre Blvd Ste 1, Marlton, NJ 08053-4132  
 9146774            PM Pediatrics of Bayside VIII, PO Box 21043, New York, NY 10087-1043  
 9146772            +Paul J Hooten & Assoc, PLLC, 5505 Nesconset Hwy Ste 203, Mount Sinai, NY 11766-2029  
 9146773            Physicians of University Hospital, 1 Edgewater St Fl 6, Staten Island, NY 10305-4900  
 9146775            Professional Claims Bureau Inc, PO Box 9060, Hicksville, NY 11802-9060  
 9146777            Schlessinger Eye & Face, 75 Froehlich Farm Blvd, Woodbury, NY 11797-2903  
 9146778            Staten Island University Hospital, PO Box 29772, New York, NY 10087-9772  
 9146786            Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051  
 9146787            Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,  
                       Mason, OH 45040-8053  
 9146789            Winthrop Oncology/Hem Assoc, 700 Hicksville Rd, Bethpage, NY 11714-3471  
 9146790            Winthrop Pediatric Assoc, 700 Hicksville Rd, Bethpage, NY 11714-3471  
 9146792            Winthrop University Hospital, PO Box 10546, Uniondale, NY 11555-0546

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg                +E-mail/Text: nys.dtf.bnchnotice@tax.ny.gov Mar 07 2018 18:18:16  
                       NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
                       Albany, NY 12205-0300  
 smg                +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Mar 07 2018 18:17:21  
                       Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
                       U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
 9146724            EDI: HNDA.COM Mar 07 2018 23:13:00      American Honda Finance, 600 Kelly Way,  
                       Holyoke, MA 01040-9681  
 9146725            EDI: HNDA.COM Mar 07 2018 23:13:00      American Honda Finance, PO Box 168088,  
                       Irving, TX 75016-8088  
 9146728            EDI: CINGMIDLAND.COM Mar 07 2018 23:13:00      AT & T Mobility, PO Box 537104,  
                       Atlanta, GA 30353-7104  
 9146730            EDI: BANKAMER.COM Mar 07 2018 23:13:00      Bankamerica, PO Box 982238,  
                       El Paso, TX 79998-2238  
 9146729            EDI: BANKAMER.COM Mar 07 2018 23:13:00      Bank of America, NC4-105-03-14, PO Box 26012,  
                       Greensboro, NC 27420-6012  
 9146732            EDI: CAPITALONE.COM Mar 07 2018 23:13:00      Capital One, 15000 Capital One Dr,  
                       Richmond, VA 23238-1119  
 9146733            EDI: CAPITALONE.COM Mar 07 2018 23:13:00      Capital One,  
                       Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 9146734            EDI: CITICORP.COM Mar 07 2018 23:13:00      Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
 9146737            EDI: CITICORP.COM Mar 07 2018 23:13:00      Citibankna, PO Box 769006,  
                       San Antonio, TX 78245-9006  
 9146740            EDI: WFNNB.COM Mar 07 2018 23:13:00      Comenity - Lane Bryant, PO Box 659728,  
                       San Antonio, TX 78265-9728

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 2 of 2  
Total Noticed: 74

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

9146741 EDI: WFNNB.COM Mar 07 2018 23:13:00 Comenity -new York & Co, PO Box 659728,  
     San Antonio, TX 78265-9728  
 9146742 EDI: WFNNB.COM Mar 07 2018 23:13:00 Comenity- woman within, PO Box 659728,  
     San Antonio, TX 78265-9728  
 9146745 EDI: TSYS2.COM Mar 07 2018 23:13:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
 9146749 E-mail/Text: hannlegal@hannfinancial.com Mar 07 2018 18:17:17 Hann Financial Service,  
     1 Centre Dr, Jamesburg, NJ 08831-1564  
 9146750 E-mail/Text: hannlegal@hannfinancial.com Mar 07 2018 18:17:17 Hann Fncl,  
     Attention: Legal Department, 1 Centre Dr, Jamesburg, NJ 08831-1564  
 9146753 EDI: CBSKOHLS.COM Mar 07 2018 23:13:00 Kohls/Capital One, Kohls Credit, PO Box 3043,  
     Milwaukee, WI 53201-3043  
 9146754 +EDI: CBSKOHLS.COM Mar 07 2018 23:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
     Menomonee Falls, WI 53051-7096  
 9146763 EDI: NAVIENTFKASMSERV.COM Mar 07 2018 23:13:00 Navient, Attn: Claims Dept, PO Box 9500,  
     Wilkes Barre, PA 18773-9500  
 9146764 E-mail/Text: electronicbkydocs@nelnet.net Mar 07 2018 18:17:24 Nelnet Loans,  
     Nelnet Claims, PO Box 82505, Lincoln, NE 68501-2505  
 9146765 E-mail/Text: electronicbkydocs@nelnet.net Mar 07 2018 18:17:24 Nelnet Loans,  
     6420 Southpoint Pkwy, Jacksonville, FL 32216-0946  
 9146766 E-mail/Text: bnc@nordstrom.com Mar 07 2018 18:17:15 Nordstrom FSB,  
     ATTN: Bankruptcy Department, PO Box 6555, Englewood, CO 80155-6555  
 9146767 E-mail/Text: bnc@nordstrom.com Mar 07 2018 18:17:15 Nordstrom/Td Bank USA,  
     13531 E Caley Ave, Englewood, CO 80111-6504  
 9146779 EDI: RMSC.COM Mar 07 2018 23:13:00 Syncb/Lord & Taylor, Attn: Bankruptcy, PO Box 965060,  
     Orlando, FL 32896-5060  
 9146780 EDI: RMSC.COM Mar 07 2018 23:13:00 Syncb/Toys R US, Attn: Bankruptcy, PO Box 965060,  
     Orlando, FL 32896-5060  
 9146781 EDI: RMSC.COM Mar 07 2018 23:13:00 Syncb/toysrus, PO Box 965005,  
     Orlando, FL 32896-5005  
 9146782 EDI: WTRRNBNBANK.COM Mar 07 2018 23:13:00 Target, C/O Financial & Retail Svcs Mailstopn BT,  
     PO Box 9475, Minneapolis, MN 55440-9475  
 9146783 EDI: WTRRNBNBANK.COM Mar 07 2018 23:13:00 Td Bank USA/Targetcred, PO Box 673,  
     Minneapolis, MN 55440-0673  
 9146784 EDI: CITICORP.COM Mar 07 2018 23:13:00 Thd/Cbna, PO Box 6497,  
     Sioux Falls, SD 57117-6497  
 9146785 +EDI: VERIZONEAST.COM Mar 07 2018 23:13:00 Verizon,  
     Verizon Wireless Bankruptcy Administrati, 500 Technolgy Dr Ste 500,  
     Weldon Springs, MO 63304-2225  
 9146788 EDI: RMSC.COM Mar 07 2018 23:13:00 Walmart/Synchrony Bank, PO Box 530927,  
     Atlanta, GA 30353-0927  
 9146791 E-mail/Text: jrivers@winthrop.org Mar 07 2018 18:17:18 Winthrop University Hospital,  
     700 Hicksville Rd Ste 204, Bethpage, NY 11714-3472  
 TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9146776\* Professional Claims Bureau, Inc, PO Box 9060, Hicksville, NY 11802-9060

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 09, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2018 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
     theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com  
     Kevin B Zazzera on behalf of Debtor Melissa L Teegardner kzazz007@yahoo.com  
     Office of the United States Trustee USTPRRegion02.BR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1 **Melissa L Teegardner**  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)  
 First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4223**  
 EIN **-----**  
 Social Security number or ITIN **-----**  
 EIN **-----**

United States Bankruptcy Court **Eastern District of New York**Case number: **1-17-46255-ess****Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Melissa L Teegardner  
 aka Melissa DiNapoli, aka Melissa  
 DiNapoli-Teegardner

**IT IS FURTHER ORDERED:**

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: March 7, 2018

s/ Elizabeth S. Stong  
 United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**